

FREDERICK MUTUAL  
INSURANCE CO.,  
  
Plaintiff,  
  
v.  
  
KP CONSTRUCTION D/B/A MARK  
KATONA ROOFING, TEPPER  
PROPERTIES, INC., and  
JOHN PERNA,  
  
Defendants.

/s/ Robert F. Kelly  
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 ROBERT F. KELLY  
 SENIOR JUDGE